



COMBINED DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION

Attorney Docket  
Number: 24482/002

As a below named inventor, I hereby declare that:

My residence, P.O. address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor of the subject which is claimed and for which a patent is sought on the invention entitled INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS as described in the specification filed in the United States Patent and Trademark Office on January 4, 2001, and assigned serial number 09/754,929.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
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I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and; insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	(Filing Date)	(Status)
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(Application Serial No.)	(Filing Date)	(Status)
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POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: John B. Hardaway, III, Reg. No. 26,554; Michael A. Mann, Reg. No. 32,825; J. Herbert O'Toole, Reg. No. 31,404; Charles L. Schwab, Reg. No. 17,497; Oscar A. Towler, III, Reg. No. 33,803; William Y. Klett, III, Reg. No. 41,903; and, Joseph T. Guy, Reg. No. 35,172.

SEND ALL CORRESPONDENCE TO: John B. Hardaway, III  
HARDAWAY/MANN IP GROUP  
NEXSEN PRUET JACOBS & POLLARD, LLC  
P.O. Box 10107, Fed. Sta.  
Greenville, South Carolina, 29603-0107  
TELEPHONE NUMBER: (864) 370-2211

I hereby declare that all statements made herein of my own knowledge are true and that all statements made of information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR: David B. Swentor  
Residence: Mount Pleasant, SC  
Post Office Address: 3221 Cotton Field Drive  
Mt. Pleasant, South Carolina

Citizenship: USA

Inventor's Signature:

Date:

*David B. Swentor*  
*April 17, 2001*